

GREETINGS



H. STRICKLAND, President.
 Athens, Ga., 10 Dallas, 12 years, for many years president of American Mutual of Houston.
 He is an agreeable companion, a simple frank man, without any pretensions to overbearing greatness, one who loves life and understands the use of it; obliging alike at all hours; above all possessed of a good temper and steadfast as an anchor, brilliantly witty, a ready talker, and a profound thinker.

OUR AIM.

This is our birth-place, and we owe it to this community to "make good." Feeling keenly the obligation we owe in this respect, it is our highest aim to ensure up to this requirement from every possible angle.
 We are not the product of chance, we have thought, the first aim of our institution was to provide employment for a great army of men and women, and to give a class of protection to our people that serves their need and most instantaneous needs (for, be it remembered, that the Excelsior Mutual Benefit Association was the first company in this community to establish to pay death claims in 14 hours) and this has been followed to the letter. Every particle of progress that has ever been made has been the product of individuals who have love for their work and by loving their work have climbed above the mass, and by climbing themselves have developed power to stand.
 We are lifting others as we climb.

OUR SERVICE.

Indiscriminately, we furnish PAID BURIALS on the death of one of our members.
 For this thing alone we are very proud and hold most dear, for in many instances where the surroundings are very humble, but for our willing (6) PAID-BURIALS and aside from the chauffeur, no man would be in attendance. And in many cases we furnish the preacher.

OUR SEARCHER SERVICE.

Our prompt settlement of all claims, and our unique service to the public has placed us beyond all our competitors in this community and save us the place that our name (Excelsior) implies.

At this Yuletide Season when we consider the trials and tribulations that have come to us by reason of the ravages and inroads made upon the human system, first by the "Influenza" and later the "Dengue Fever," which visited possibly every family, and in many cases each individual member thereof, we take pleasure in expressing to you how deeply we appreciate the pleasant relations existing between us, and trust that they may long continue. THE EXCELSIOR MUTUAL BENEFIT ASSOCIATION sincerely wish you "A MERRY CHRISTMAS" and "A HAPPY AND PROSPEROUS NEW YEAR."
 The officers "regret" it is not possible for them to have the privilege of a hearty hand-shake, a kindly word, and appreciative smile, and a real heart-warm holiday greeting with each member individually.
 Without such an opportunity we take this means of giving expression to the cordial good will, the real friendly interest, and the genuine regard we are sensible of receiving with keen appreciation from the thousands of policy-holders with whom our efficient staff of agents come in contact daily.
 We realize that our lack of personal acquaintance with you is our loss, but hope that the sincerity of our desires for the welfare and happiness of even the most humble member will be acceptable in this time of "Peace and Good Will" toward all men.
 The old year brought with it much that we can be thankful for. The new year, we trust, will be equally abundant in its regards to those who share with us the high hopes we have for the coming of a period when we shall reach still higher planes of accomplishment.
 One cannot escape the spirit of Yuletide. There is a heart-warmth that throbs in strange ways at this time that does not seem to be so pronounced at any other time. It is this spirit of greeting, good will, and good fellowship that accompanies our very heartiest congratulations and best wishes for the health and happiness of our friends, wherever they may be during the year, 1924.
 May the spirit of the season enwrap us all in the soft folds of the mantle of human kindness, "Charity to All, and Malice Toward None."



MRS. CHAS. E. JONES.
 With Excelsior from beginning. She is honest, accurate and absolutely trustworthy, cashier and head clerk of Home Office Department.



MRS. CARRIE RENSHAW.
 Five years with Excelsior. Always approachable.



MRS. M. E. PENDERGRAPH.
 From Houston, Texas. "Kind and obliging."



MISS VIVIAN M. JORDAN.
 Statistician. Four years with Dallas Express; 2 years with Excelsior. "A kindly disposition."



MISS MARIE G. MONTGOMERY.
 A student of Bishop College. Two years with Excelsior.



S. COFIELD, Sec'y-Treas.
 Born in Anniston, Ala., 30 years in Dallas, worked for \$6 a week for prominent white family; 3 years agent for American Mutual Benefit Association.
 His affability is his great stock in trade. It gives him power, and influence; it has made him friends; his liberality has created funds; drawn patronage support and loyalty.
 He succeeds in all that he undertakes, and his successes are never won at the expense of honor, justice, integrity, or by the sacrifice of a single principle. "He is the same today, tomorrow and forever."
 "True merit, like a river, the deeper it is, the less noise it makes."

OUR STAFF.

Our staff is composed of a number of industrious, honest, intelligent, conscientious and upright men and women who believe in "service" to the company and also to the policy-holder, and they believe that the success achieved by the company is determined by the quality of the service they render.

The management has stressed the importance of serving the policy holders promptly, efficiently and courteously, and each Wednesday in our meetings the agents are exhorted to collect weekly because we wish to pay all just claims promptly and pleasantly, but when a book is in the arrears two Mondays or more benefits are not paid.

If agents omit to collect, the Company presumes that he called and you failed to pay and at the end of 5 weeks your policy lapses automatically.

The company does not know that the agent is not doing his duty regarding your collection unless you complain. In order that you may assist us this year (1923) in making this service measure up to the highest possible standard, you are invited to make complaining for "poor service," a past-time.

Our force is to be congratulated for the noble work it did for you, and for the company during the recent Dengue epidemic. Notwithstanding we had four men adjusting and paying claims. Our agents while sick themselves made night trips to their sick and distressed members paying them their needed and promised benefits.

Each member of the staff desires to handle every transaction for you so that under similar circumstances you will feel that you have made a mistake by not being on his or her DEBIT sooner.



H. W. SCOTT.
 Assistant Publicity Agent. Master of ceremonies of agents staff. The only real Dallasite. "No friends to loose."



O. C. BOONE.
 Our Journalist. "Your humble servant, trying to succeed."



C. J. E. MORGAN.
 Five years with Excelsior. Motto: "Aim a little higher than your mark."



A. PRESTWOOD.
 Thirteen years in Texas; 8 years in Dallas 4 years with Excelsior. "Conscientious Service to All."



P. K. RICHEY.
 1st Sergeant. "Honor is won through service." 12 years in Dallas; 9 years with Boren Stewart Co.



M. C. THOMAS.
 Four years with the Excelsior. He and premier 12 years and 3 months in Dallas; with Excelsior 5 years. 7 months with Excelsior.



SAUL PEARD.
 Thirteen years in Dallas; cleaner in years in Dallas; with Excelsior 5 years. 7 months with Excelsior.



W. D. DICKSON.
 Has lived in Dallas 10 years Has been in employ of Excelsior, 3 years. Motto: "Would like to be your agent."



O. RICHEY.
 With Excelsior first and always.



RAINHART J. H. JONES.
 First rank with Benger Bros. "Making a good thing better the good will of the friends."



A. WATSON.
 Born in Athens, 14 years in Dallas, worked for Dallas Street Railway Co. afterwards, an employee at Wilson Building; 1 year and 11 months with Excelsior.



J. W. HENRY.
 Dallas 17 years; 5 years at Baptist Sanitarium, 3 months with Excelsior. Motto: "Faith without work is dead also."



LEO L. QUINN.
 1st Sergeant. Thirteen years in Dallas; 3 years in U. S. service; 3 years with Excelsior.



S. LOCKHART.
 Born and reared in Waxahachie, 16 years in Dallas; with Excelsior 5 years. "Prompt service to all."



A. W. TIPTON.
 Five years with Excelsior. "A square deal to every man." The "Golden Rule" in business.



L. LEWIS.
 Thirteen years in Dallas; 9 years a chauffeur; 2 years with Excelsior.

THE WAY WE HAVE GROWN—CLAIMS PAID FOR OUR FISCAL YEAR ENDING:

May 22, 1914	\$ 8,000.00
May 22, 1915	10,218.30
May 22, 1916	15,406.13
May 22, 1917	23,639.60
May 22, 1918	28,417.41
May 22, 1919	33,018.29
May 22, 1920	38,371.05
May 22, 1921	45,747.33
May 22, 1922	50,000.82

Considering our average normal increase for each year, and the abnormal increase occasioned by the recent epidemic of Dengue fever the end of our fiscal year May 22, 1923 will show that over \$62,000.00 has been paid out for claims. The above figures have nothing to do with the enormous sums paid out for commissions and other expenses. All of which was collected from and paid back to people of our own race.

Dallas is so proud of the Excelsior Mutual Benefit Association that it cannot sleep at night. And if the head of one of its members should be opened a map containing the expansion that he expects us to make would be photographed on his brain.

Now let us say to him:

Texas is bounded on the north by twenty-five or thirty states, on the east by all the oceans in the world except the Pacific; on the south by the Gulf of Mexico and South America; on the west by the Pacific Ocean the "milky-way" and the "sidereal universe," and that with the kind of support continued that we are getting from you, in the near future we will cover the entire territory.

Excelsior Mutual Benefit Association

Pythian Temple, Dallas, Texas. Telephone Y 4557